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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Barbara, Ellen, et al.

Application No.

09/903,284

Filed:

July 11, 2001

For:

METHOD AND SYSTEM

FOR ON-LINE PAYMENTS

Examiner:

Fults, Richard C.

Group Art Unit:

3628

Assistant Commissioner for Patents

Washington, DC 20231

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OCT 11 2002
GROUP 3600

AMENDMENT AND REMARKS

Sir:

In response to the Office Action mailed May 7, 2002, please amend the above identified U.S. patent application as follows:

In the Claims:

Please amend the claims as follows:

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6/1 > 19. (Amended) The method of claim 18, wherein allowing the user to utilize the transaction account as the hub further comprises allowing the user to use the transaction account for receiving a person-to-person payment.

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5/2 > 21. (Amended) The method of claim 20, wherein allowing the user to fund the transaction account with funds withdrawn from the designated source account further comprises allowing the user to fund the transaction account with funds withdrawn from at least one of a credit card account and a deposit account as the source account.

22. (Amended) The method of claim 21, wherein allowing the user to fund the trust account with funds withdrawn from the deposit account further comprises allowing the user to fund the transaction account with funds withdrawn from the